

Information to identify the case:

Debtor 1	Daniel A. Degroat	Social Security number or ITIN	xxx-xx-9349
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-12875-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel A. Degroat
fdba Dynasty Delivery Service, LLC.

10/27/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel A. Degroat
 Debtor

Case No. 17-12875-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db
 516645903 +Daniel A. Degroat, 93 Glenview Lane, Willingboro, NJ 08046-3230
 516645905 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 516911085 +Chase Auto, P.O. Box 901003, Fort Worth, TX 76101-2003
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516871306 Emergency Physician Associates of S. Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
 516645908 +First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205,
 Cleveland, OH 44122-5662
 516645909 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
 516876247 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 516645910 +Just Four Wheels, Inc., 324 E. White Horse Pike, Galloway, NJ 08205-9565
 516645911 Macy's, P.O. Box 78008, Phoenix, AZ 85062-8008
 516645912 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
 516645913 +North American Equipment Finance, 4651 Sheridan Street, Suite 335,
 Hollywood, FL 33021-3400
 516645914 +Ransome Idealease, LLC., 4055 Richmond Street, Philadelphia, PA 19187-0001
 516645915 +The Bank of New York Mellon FKA The Bank, of New York, C/O KML Law Group, PC,
 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 516791444 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516645916 +Thrift Investment Corp, 720 King George Post Rd, Fords, NJ 08863-1985
 516645918 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 516645919 +WaWa, Inc., 260 W. Baltimore Avenue, Wawa, PA 19063-3107
 516645920 +William E. Brewer, P.O. Box 1001, Marmora, NJ 08223-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDESTRAFFI.COM Oct 27 2017 22:28:00 Daniel E Straffi, Straffi & Straffi, LLC,
 670 Common Way, Toms River, NJ 08755-6431
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 27 2017 22:35:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 27 2017 22:35:16 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516645902 +EDI: AFNIRECOVERY.COM Oct 27 2017 22:28:00 Afni, Po Box 3427,
 Bloomington, IL 61702-3427
 516645904 +E-mail/Text: banko@berkscredit.com Oct 27 2017 22:35:06 Berks Credit & Collections,
 Po Box 329, Temple, PA 19560-0329
 516645906 +EDI: CAUT.COM Oct 27 2017 22:28:00 Chase Auto Finance, National Bankruptcy Dept,
 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
 516645907 +EDI: CCS.COM Oct 27 2017 22:28:00 Credit Collections Svc, Po Box 773,
 Needham, MA 02494-0918
 516883242 EDI: CAUT.COM Oct 27 2017 22:28:00 JP Morgan Chase Bank, POB 29505,
 Phoenix, AZ 85038-9505
 516899203 +EDI: JEFFERSONCAP.COM Oct 27 2017 22:34:00 Premier Bankcard, LLC,
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 516645917 +E-mail/Text: bankruptcydepartment@tsico.com Oct 27 2017 22:35:35 Transworld Sys Inc/51,
 Po Box 15618, Wilmington, DE 19850-5618

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Daniel E Straffi, Straffi & Straffi, LLC, 670 Common Way, Toms River, NJ 08755-6431
 516903024* +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Oct 27, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as Trustee for The Certificateholders of The CWABS, Inc., Asset-Backed Certificates, Series
2006-15 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel E Straffi on behalf of Trustee Daniel E Straffi dstrafti@comcast.net,
dstrafti@ecf.epiqsystems.com
Daniel E Straffi dstrafti@comcast.net, dstrafti@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as Trustee for The Certificateholders of The CWABS, Inc., Asset-Backed Certificates, Series
2006-15 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin C. Fayette on behalf of Debtor Daniel A. Degroat lawoffices@quigleyfayette.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7